

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: HYDE, ALLAN R

§ Case No. 08-70984

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Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court
211 South Court Street
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 06/11/2012 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 05/08/2012

By: /s/BERNARD J. NATALE

Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: HYDE, ALLAN R

§ Case No. 08-70984

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Debtor(s)

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 6,500.00
and approved disbursements of \$ 100.00
leaving a balance on hand of ¹ \$ 6,400.00

Balance on hand: \$ 6,400.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	GMAC	23,593.08	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,400.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BERNARD J. NATALE	1,400.00	0.00	1,400.00
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD	1,539.25	0.00	1,539.25
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	44.27	0.00	44.27

Total to be paid for chapter 7 administration expenses: \$ 2,983.52

Remaining balance: \$ 3,416.48

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,416.48

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 3,416.48

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 56,004.27 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (USA)	0.00	0.00	0.00
2	Discover Bank/DFS Services LLC	4,021.35	0.00	245.32
4	LVNV Funding LLC (Citibank)	18,514.01	0.00	1,129.43
5 -2	LVNV Funding LLC (Wash Mutual)	5,901.09	0.00	359.99
6	American Express Centurion Bank	2,897.07	0.00	176.73
7	eCAST Settlement Corporation	1,940.87	0.00	118.40
8	eCAST Settlement Corporation	1,312.37	0.00	80.06
9	Roundup Funding, LLC	525.50	0.00	32.06
10	Roundup Funding, LLC	4,914.99	0.00	299.83
11	eCAST Settlement Corporation	4,048.17	0.00	246.95

12	eCAST Settlement Corporation	1,674.01	0.00	102.12
13	eCAST Settlement Corporation	1,708.80	0.00	104.24
14	eCAST Settlement Corporation	478.77	0.00	29.21
15	eCAST Settlement Corporation	3,288.44	0.00	200.61
16	Triad Financial Corporation	4,778.83	0.00	291.53

Total to be paid for timely general unsecured claims: \$ 3,416.48

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/BERNARD J. NATALE

Bernard J Natale, Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Allan R Hyde
 Debtor

Case No. 08-70984-MB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: cshabez
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 40

Date Rcvd: May 18, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2012.

db
 12100891 +Allan R Hyde, 615 Spring Ave., Dekalb, IL 60115-4763
 12100892 American Express, PO Box 0001, Los Angeles, CA 90096-0001
 12234270 American Express, PO Box 297804, Fort Lauderdale, FL 33329-7804
 12100893 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 12100895 Bank of America, PO Box 1516, Newark, NJ 07101-1516
 12100894 Bank of America, PO Box 15726, Wilmington, DE 19886-5726
 12117900 Bank of America, PO Box 37271, Baltimore, MD 21297-3271
 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM),
 PO BOX 5155, NORCROSS, GA 30091)
 12100915 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: Washington Mutual Card Services, PO Box 660509,
 Dallas, TX 75266-0509)
 12100897 +Campos Chartered Law Firm, PO Box 170, Syosset, NY 11791-0170
 12100898 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 12100899 Capital One Bank, PO Box 60024, City Of Industry, CA 91716-0024
 12100900 Chase, PO Box 15298, Wilmington, DE 19850-5298
 12100901 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 12100904 Chase Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298
 12100902 Chase Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
 12100903 Chase Cardmember Service, PO Box 15298, Wilmington, DE 19886-5292
 12100905 Citi Cards, P.O. Box 688908, Des Moines, IA 50368-8908
 12100906 CitiBank (South Dakota) NA, c/o Blatt, Hasenmiller Leibscher etc, 211 Landmark Dr, Ste E-5,
 Normal, IL 61761-6165
 12394793 FIA Card Services aka Bank of America, by eCAST Settlement Corporation, as its agent,
 POB 35480, Newark NJ 07193-5480
 12100910 +Mary Espe, 121 Elm St, Dekalb, IL 60115-3923
 16056486 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067,
 Norfolk, VA 23541-1067)
 12100912 #Sears, PO Box 6924, The Lakes, NV 89901-6924
 12100911 +Sears, Payments Department, 1500 Boltonfield St, Columbus, OH 43228-3669
 12100913 ++TRIAD FINANCIAL CORP, 5201 RUFÉ SNOW DRIVE, SUITE 400, NORTH RICHLAND HILLS TX 76180-6036
 (address filed with court: Triad Financial Corporation, 5201 Rufe Snow Drive Ste #400,
 North Richland Hills, TX 76180)
 12100914 Washington Mutual Card Services, PO Box 9016, Pleasanton, CA 94566-9016
 12791922 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480
 12371322 eCAST Settlement Corporation assignee of, Chase Bank USA NA, POB 35480,
 Newark NJ 07193-5480
 12337542 eCAST Settlement Corporation assignee of, FIA Card Services aka Bank of America, POB 35480,
 Newark NJ 07193-5480
 12313168 eCAST Settlement Corporation assignee of, GE Money Bank Lowes Consumer, POB 35480,
 Newark NJ 07193-5480
 12378489 eCAST Settlement Corporation successor to, FIA Card Services aka Bank of America, POB 35480,
 Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12100907 E-mail/PDF: mrdiscen@discoverfinancial.com May 19 2012 01:55:22 Discover Card, PO Box 30943,
 Salt Lake City, UT 84130
 12123704 E-mail/PDF: mrdiscen@discoverfinancial.com May 19 2012 01:55:22
 Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
 12125508 +E-mail/Text: ally@ebn.phinsolutions.com May 19 2012 00:18:44 GMAC, P.O. Box 130424,
 Roseville, MN 55113-0004
 12100908 E-mail/Text: ally@ebn.phinsolutions.com May 19 2012 00:18:44 GMAC,
 Payment Processing Center, PO Box 9001951, Louisville, KY 40290-1951
 12178763 E-mail/Text: resurgentbknofications@resurgent.com May 19 2012 00:15:27
 LVNV Funding LLC its successors and assigns as, assignee of Washington Mutual,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 12170868 E-mail/Text: resurgentbknofications@resurgent.com May 19 2012 00:15:27
 LVNV Funding LLC its successors and assigns as, assignee of Citibank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 12100909 E-mail/PDF: gecsed@recoverycorp.com May 19 2012 02:00:14 Lowe's, PO Box 530914,
 Atlanta, GA 30353-0914
 12141234 +E-mail/PDF: rmsced@recoverycorp.com May 19 2012 02:00:14 Recovery Management Systems Corp,
 25 S. E. 2nd Ave., Suite 1120, Miami, FL 33131-1605, attn: Ramesh Singh
 12368664 E-mail/Text: resurgentbknofications@resurgent.com May 19 2012 00:15:28 Roundup Funding, LLC,
 MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTAL: 9

District/off: 0752-3

User: cshabez
Form ID: pdf006

Page 2 of 3
Total Noticed: 40

Date Rcvd: May 18, 2012

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12394794* FIA Card Services aka Bank of America, by eCAST Settlement Corporation, as its agent,
POB 35480, Newark NJ 07193-5480
12791924* eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480
12381086* eCAST Settlement Corporation assignee of, Chase Bank USA NA, POB 35480,
Newark NJ 07193-5480
12100896 ##Bank of America, PO Box 15026, Wilmington, DE 19850-5026

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

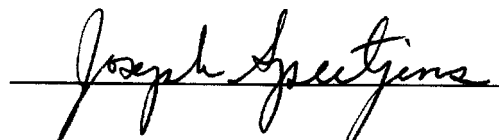
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2012

Signature:



District/off: 0752-3

User: cshabez
Form ID: pdf006

Page 3 of 3
Total Noticed: 40

Date Rcvd: May 18, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2012 at the address(es) listed below:

Bernard J Natale	on behalf of Trustee Bernard Natale natalelaw@bjnatalelaw.com
Bernard J Natale	natalelaw@bjnatalelaw.com, IL42@ecfcbis.com
Patrick S Layng	USTPRegion11.MD.ECF@usdoj.gov
Richard G Larsen	on behalf of Debtor Allan Hyde rglarsen@mrmlaw.com
Scott E Hillison	on behalf of Trustee Bernard Natale mmagnuson@bjnatalelaw.com

TOTAL: 5